## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN (Detroit)

In re:			Case No. 24-41956-mar
Brandon Heitmann			Chapter 13
	Debtor.		Hon. Mark A. Randon
		/	

## ORDER VACATING THE AUTOMATIC STAY AS TO ASSOCIATED BANK, N.A. AND WAIVING THE PROVISION OF FRBP 4001(a)(3)

Creditor, Associated Bank, N.A., by and through its attorneys, Trott Law, P.C., and the Debtor(s), Brandon Heitmann, by and through their attorney, Robert N. Bassel, having filed with the Court a STIPULATION VACATING THE AUTOMATIC STAY AS TO ASSOCIATED BANK, N.A. AND WAIVING THE PROVISION OF FRBP 4001(a)(3) with respect to the property located at 60749 Forest Creek Dr, Washington, MI 48094-1846, and the Court being fully advised in the premises:

IT IS HEREBY ORDERED that the Automatic Stay as to the Creditor, Associated Bank, N.A. is hereby vacated. This Order is effective immediately upon entry by this Court notwithstanding the provision of FRBP 4001(a)(3), and the provisions of FRBP 3002.1 are terminated. This Order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Bankruptcy Code.

IT IS FURTHER ORDERED THAT any surplus on the sale of this property shall be distributed pursuant to applicable state law and procedures; and any deficiency on the sale of this property shall be treated as an unsecured debt; and Creditor is entitled to its attorney fees and costs for this bankruptcy action. In the event Creditor deems the property is physically abandoned by the debtor(s)/homeowner(s), or by consent of the debtor(s)/homeowner(s), Creditor may also seek to shorten the Michigan post foreclosure statutory redemption period.

Any Order vacating the automatic stay and the co-debtor stay entered pursuant to this resolution shall allow Movant, at its option, to offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement, deed in lieu of foreclosure/short sale or other loss mitigation solution. The Movant may contact the Debtor via telephone or written correspondence to offer such an agreement.

Signed on September 12, 2024



/s/ Mark A. Randon

Mark A. Randon United States Bankruptcy Judge